

<b>Interview Summary</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	09/364,803	BAUER ET AL.	
	<b>Examiner</b>	<b>Art Unit</b>	
	Luke Gilligan	3626	

All participants (applicant, applicant's representative, PTO personnel):

- (1) Luke Gilligan. (3) Toby Alfred.  
 (2) Joe Thomas. (4) Pat Roche, Ray Ling.

Date of Interview: 17 October 2002.

Type: a) ☐ Telephonic b) ☐ Video Conference  
 c) ☒ Personal [copy given to: 1) ☒ applicant 2) ☒ applicant's representative]

Exhibit shown or demonstration conducted: d) ☒ Yes e) ☐ No.

If Yes, brief description: Power point presentation of overview of the

Claim(s) discussed: 1 and 61 invention and definitions of terms.

Identification of prior art discussed: Luchs et al., U.S. Patent No. 4,831,526.

Agreement with respect to the claims f) ☐ was reached. g) ☐ was not reached. h) ☐ N/A.

Substance of Interview including description of the general nature of what was agreed to if an agreement was reached, or any other comments: see below.

(A fuller description, if necessary, and a copy of the amendments which the examiner agreed would render the claims allowable, if available, must be attached. Also, where no copy of the amendments that would render the claims allowable is available, a summary thereof must be attached.)

i) ☐ It is not necessary for applicant to provide a separate record of the substance of the interview (if box is checked).

Unless the paragraph above has been checked, THE FORMAL WRITTEN REPLY TO THE LAST OFFICE ACTION MUST INCLUDE THE SUBSTANCE OF THE INTERVIEW. (See MPEP Section 713.04). If a reply to the last Office action has already been filed, APPLICANT IS GIVEN ONE MONTH FROM THIS INTERVIEW DATE TO FILE A STATEMENT OF THE SUBSTANCE OF THE INTERVIEW. See Summary of Record of Interview requirements on reverse side or on attached sheet.

Suggested including a specific limitation that further defines "direct" to indicate policy change without the aid of a customer representative or agent intervention. In addition suggested including a "real-time" limitation for communication back to the policyholder. Examiner agreed to reconsider the applied art in view of such changes and update the search. Examiner will also conduct cursory call if new relevant art is found.

Examiner Note: You must sign this form unless you are attaching to a signed Office action.

JOSEPH THOMAS

Examiner's signature, if required